

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Earl K. Andrew, Jr.
Shirlee Ann Andrew
Debtors

Case No. 15-00752-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DGeorge
Form ID: 309A

Page 1 of 3
Total Noticed: 69

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db/jdb
aty +Earl K. Andrew, Jr., Shirlee Ann Andrew, 11386 Airport Road, Waynesboro, PA 17268-9443
+Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +John P Nebblett (Trustee), PO Box 490, Reedsville, PA 17084-0490
4610623 +Andrew Earl K Jr, 11386 Airport Road, Waynesboro, PA 17268-9443
4610624 +Andrew Shirlee Ann, 11386 Airport Road, Waynesboro, PA 17268-9443
4675880 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4628485 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4610630 +CenturyLink, 1765 West Trindle Rd, Carlisle, PA 17015-9758
4610631 +Chambersburg Imagaing Associates, 25 Penncraft Ave., Chambersburg, PA 17201-5600
4610636 +Corning Credit Union, One Credit Union Plaza, Corning, NY 14830-2897
4610640 +Ebay, Inc., 2065 Hamilton Ave., San Jose, CA 95125-5904
4610642 +First National Bank, Attn: FNN Legal Dept., 1620 Dodge St. Stope Code: 3290,
Omaha, NE 68197-0002
4622164 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003
4610645 +JP Harris Associates, LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
4610625 +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819
4610649 #Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
4610651 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
4610652 +Orthopaedic Assocs Of Chambe, 2491 Paxton St, Harrisburg, PA 17111-1036
5129089 Parkway Neuroscience and Spine, 17 Western Maryland Parkway, Suite 100,
Hagerstown, MD 21740-5471
4610656 #+Professional Financial Services, In, 1919 West Fairmont, Suite 8, Tempe, AZ 85282-3183
4610658 +Rickart Collection Systems, Inc., 575 Milltown Rd, PO Box 7242,
North Brunswick, NJ 08902-7242
4610659 +Robinson, Reagan & Young, P.L.L.C., 105 Broadway, Suite 300, Nashville, TN 37201-2121
4610660 Simm Associates, LLC, PO Box 7526, Newark, DE 19714-7526
5129091 +Summit Physician Services, 785 Fifth Avenue, Suite 3, Chambersburg, PA 17201-4232
4610666 +Waynesboro Hospital, 501 E. Main Street, Waynesboro, PA 17268-2394
5129092 +Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394
4610667 +Waynesboro Hospital Op, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
4610668 +Waynesboro Imaging Associates, PO Box 587, Waynesboro, PA 17268-0587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dorsettllaw.bk@comcast.net Nov 20 2018 19:18:51 Julie Gray Dorsett,
39 North Second Street, Chambersburg, PA 17201
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 20 2018 19:19:21 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4610626 EDI: ARSN.COM Nov 21 2018 02:15:00 ARS National Services Inc., PO Box 463023,
Escondido, CA 92046-3023
4614568 EDI: AIS.COM Nov 21 2018 02:14:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4610627 EDI: BANKAMER.COM Nov 21 2018 02:18:00 Bank Of America, PO Box 982238,
El Paso, TX 79998
4610641 EDI: BANKAMER.COM Nov 21 2018 02:18:00 FIA Card Services, N.A., PO Box 15019,
Wilmington, DE 19886-5019
4610628 +EDI: BANKAMER.COM Nov 21 2018 02:18:00 Bk Of Amer, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
4620246 +E-mail/Text: bncmail@w-legal.com Nov 20 2018 19:19:27 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4610629 +EDI: CAPITALONE.COM Nov 21 2018 02:18:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4644794 EDI: BL-BECKET.COM Nov 21 2018 02:20:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4641957 +EDI: BASSASSOC.COM Nov 21 2018 02:13:00 Cavalry Spv 1, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
4610632 +EDI: SEARS.COM Nov 21 2018 02:18:00 Citi/Sears, 701 E. 60th St. B,
Sioux Falls, SD 57104-0432
4610633 +EDI: CITICORP.COM Nov 21 2018 02:18:00 CitiBank SD, NA, 701 East 60th Street North,
Sioux Falls, SD 57104-0493
4610634 EDI: WFNNB.COM Nov 21 2018 02:18:00 Commenity Capital bank, PO Box 105658,
Atlanta, GA 30348-5658
4610635 +EDI: CONVERGENT.COM Nov 21 2018 02:13:00 Convergent Outsourcing, Inc., 800 SW 39th St.,
Renton, WA 98057-4927
5129086 EDI: CRFRSTNA.COM Nov 21 2018 02:16:00 Credit First N.A., P.O. Box 81344,
Cleveland, OH 44188-0344
4610637 +E-mail/Text: abovay@creditmanagementcompany.com Nov 20 2018 19:19:35 Credit Management Co,
2121 Noblestown Rd, Pittsburgh, PA 15205-3956
4610638 +E-mail/Text: abovay@creditmanagementcompany.com Nov 20 2018 19:19:35
Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
4610639 EDI: DISCOVER.COM Nov 21 2018 02:17:00 Discover, PO Box 15316, Wilmington, DE 19850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4610643 +EDI: RMSC.COM Nov 21 2018 02:19:00 Ge Capital Retail Bank, PO Box 960001,
Orlando, FL 32896-0001

4610644 EDI: IIC9.COM Nov 21 2018 02:20:00 I.C. Systems, Inc., PO Box 64887,
St. Paul, MN 55164-0887

4610646 +E-mail/Text: unger@members1st.org Nov 20 2018 19:19:48 Members 1st F C U,
5000 Louise Drive, Mechanicsburg, PA 17055-4899

4610647 +EDI: MID8.COM Nov 21 2018 02:17:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

4610648 +E-mail/Text: Bankruptcies@nragroup.com Nov 20 2018 19:19:53 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036

4610650 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 20 2018 19:19:34
Nelson, Watson & Associates, LLC, 80 Merrimack Street, Lower Level,
Haverhill, MA 01830-5211

4610655 EDI: PRA.COM Nov 21 2018 02:14:00 Portfolio Recovery Assoc., Attn: Bankruptcy,
PO Box 41067, Norfolk, VA 23541

4668057 EDI: PRA.COM Nov 21 2018 02:14:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4610653 +E-mail/Text: bankruptcy@patriotfcu.org Nov 20 2018 19:19:26 Patriot Fcu, 800 Wayne Ave,
Chambersburg, PA 17201-3810

4629605 +E-mail/Text: bankruptcy@patriotfcu.org Nov 20 2018 19:19:26 Patriot Federal Credit Union,
PO Box 778, Chambersburg, PA 17201-0778

4610654 +E-mail/Text: recovery@paypal.com Nov 20 2018 19:18:55 Paypal, Inc., 2211 North First St.,
San Jose, CA 95131-2021

4610657 +E-mail/Text: bk@rgsfinancial.com Nov 20 2018 19:18:56 RGS Financial, Inc.,
1700 Jay Ell Dr., Suite 200, Richardson, TX 75081-6788

5129090 E-mail/Text: ebn@carepayment.com Nov 20 2018 19:19:49 Summit Health, c/o Care Payment,
P.O. Box 9197, Pompano Beach, FL 33075-9197

4610661 EDI: RMSC.COM Nov 21 2018 02:19:00 SyncB/Care Credit, PO Box 960061,
Orlando, FL 32896-0061

4610662 EDI: RMSC.COM Nov 21 2018 02:19:00 SyncB/JCP, PO Box 960090, Orlando, FL 32896-0090

4610663 EDI: RMSC.COM Nov 21 2018 02:19:00 SyncB/Paypal, PO Box 960080, Orlando, FL 32896-0080

4610664 EDI: RMSC.COM Nov 21 2018 02:19:00 SyncB/Walmart, PO Box 530927,
Atlanta, GA 30353-0927

4649671 +E-mail/Text: bmg.bankruptcy@centurylink.com Nov 20 2018 19:19:26
The United Telephone Company of Pennsylvania, LLC, CenturyLink Bankruptcy, 359 Bert Kouns,
Shreveport, LA 71106-8124

4610665 EDI: URSI.COM Nov 21 2018 02:13:00 United Recovery Systems, LP, PO Box 722929,
Houston, TX 77272-2929

4610669 +E-mail/Text: BKRMailOps@weltman.com Nov 20 2018 19:19:25
Weltman, Weinberg & Reis Co., L.P.A., 436 Seventh Avenue, Suite 1400,
Pittsburgh, PA 15219-1827

4648588 EDI: ECAST.COM Nov 21 2018 02:16:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933
5129087* Credit Management Co., P.O. Box 16346, Pittsburgh, PA 15242-0346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Julie Gray Dorsett on behalf of Debtor 2 Shirlee Ann Andrew dorsettlaw.bk@comcast.net,
r50928@notify.bestcase.com
Julie Gray Dorsett on behalf of Debtor 1 Earl K. Andrew, Jr. dorsettlaw.bk@comcast.net,
r50928@notify.bestcase.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Earl K. Andrew Jr.	Social Security number or ITIN	xxx-xx-0191
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Shirlee Ann Andrew	Social Security number or ITIN	xxx-xx-8971
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 February 26, 2015
Case number:	1:15-bk-00752-HWV	Date case converted to chapter	7 November 6, 2018

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Earl K. Andrew Jr.	Shirlee Ann Andrew
2. All other names used in the last 8 years		
3. Address	11386 Airport Road Waynesboro, PA 17268	11386 Airport Road Waynesboro, PA 17268
4. Debtor's attorney Name and address	Julie Gray Dorsett 39 North Second Street Chambersburg, PA 17201	Contact phone 717 267-2921 Email: dorsettjlaw.bk@comcast.net
5. Bankruptcy trustee Name and address	John P Neblett (Trustee) PO Box 490 Reedsville, PA 17084	Contact phone 717 667-7185 Email: jpn@neblettlaw.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: November 20, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 21, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Eugene C. Clarke, Jr. Community Center, 235 South Third Street, Lower Level, Room B1, Chambersburg, PA 17201
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: February 19, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	